

Country Briefing Paper

WOMEN IN BANGLADESH

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*The views and interpretations in this paper are those of the authors
and not necessarily those of the Asian Development Bank.*

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FOREWORD

This study was initiated by the Programs Department (West), Division 2 of the Asian Development Bank. The purpose of the paper is to provide information on gender issues in Bangladesh to assist ADB staff in country programming and project design and implementation.

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ABBREVIATIONS

ADB	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CIDA	Canadian International Development Agency
COS	country operational strategy
CPR	contraception prevalence rate
DWA	Department of Women's Affairs
GAD	gender and development
GO	government organization
HYV	high-yielding variety
ILO	International Labour Organisation
MCH	maternal and child health
MOWCA	Ministry of Women and Children Affairs
NAP	National Action Plan
NCWD	National Council for Women Development
NEMAP	National Environmental Management Action Plan
NGO	nongovernment organization
PFA	Platform for Action
SNA	sectoral needs assessment
TFR	total fertility rate
UN	United Nations
UNCED	United Nations Conference on Environment and Development
UNDP	United Nations Development Programme
WID	women in development

EXECUTIVE SUMMARY

Bangladeshi women contribute substantially to their households and to the country's economy. The majority of women workers are primarily involved in the informal sector of the economy. Within the formal sector, a large number of women work in export-oriented industries (e.g., garments), the source of 70 percent of Bangladesh's foreign exchange. A significant number of women also work as teachers, lawyers, journalists, government employees, and for nongovernment organizations (NGOs). Their activities, in turn, contribute to the transformation of the traditional values and gender roles of Bangladeshi women.

In spite of these achievements, the majority of women in Bangladesh have yet to be empowered to participate actively in the social, cultural, economic, and political life of the country. Gender discrimination is widespread in all spheres and at all levels, as indicated by official statistics on health, nutrition, education, employment, and political participation. The Constitution of Bangladesh guarantees equal rights to all citizens, but in family matters such as marriage, divorce, custody, maintenance, and inheritance, laws discriminate against women. The policies and programs of the Government, some NGOs, and other institutions do not sufficiently address the need for women's empowerment. The "welfarist" approach is visible in some development interventions in which women are viewed as beneficiaries and handicapped but not as potential contributing partners. Less aptitude to accept new ideas, a nonconducive environment, and inadequate resources are the major factors for the continuing "welfarist" approach. On the other hand, bilateral and multilateral donors and their nongovernment development partners have a general tendency to design development interventions on efficiency and equity grounds.

Changes in the age structure and the gradual dominance of the active age group over children suggests the onset of fertility transition in Bangladesh. The female population of reproductive age was 29.8 million in 1996. This number is likely to reach 37 million in 2010. There is little evidence of improvement in the overall sex ratio, which shows a preponderance of men over women. Bangladesh is one of only four countries in the world where males outnumber females. Over a period of more than two decades, the sex ratio decreased from 108 to 105. However, it improved remarkably in urban areas, suggesting a greater volume of women's independent migration to cities and also a higher prevalence of family migration. In 1995-1996, sex ratios for rural and urban areas were estimated at 104 and 106, respectively. The same ratios were worked out at 106 and 129, respectively, from 1974 census data (BBS 1997).

The fertility rate has dramatically fallen from 6.34 per woman in 1975 to 3.8 in 1996, mainly due to effective family planning measures, increased age of marriage, effective immunization, and reduction of child mortality. Total fertility rate estimates from various sources show an unmistakable declining trend since 1975 and during 1975-1996, there was a reduction of about 3.16 children per woman over this 21-year period. Here, too, women were the major factor behind fertility reduction as they are the major adopters of family planning measures. Fertility is higher in rural (2.76) than in urban areas (2.48). In rural areas the fertility rate is higher for women aged between 20 and 35 years. For urban women, women's increased participation in the labor force starting at adolescence contributes significantly to controlling fertility.

By custom, a patriarchal, patrilineal, and patrilocal social system exists in Bangladesh. The life of a woman in Bangladesh is therefore dominated by this social system. Such a system upholds a rigid division of labor that controls women's mobility, roles and responsibility, and sexuality. Traditionally, a woman in Bangladesh derives her status from her family. Her role includes the maintenance of her family as a social institution and as an economic entity. Most importantly, through childbearing and child rearing, she ensures the existence of succeeding generations. Increasingly, however, women's roles, responsibility, and mobility are changing due to persistent poverty and the gradual erosion of the familial umbrella of support.

A woman, on an average, is married before reaching the age of 20 years. Since marriage, among other things, transfers guardianship of the bride from her father to her husband, permission for further education, employment, hospitalization, or any other disposal of a married woman's time outside her conjugal residence is to be sought from her husband. On the average a Bangladeshi woman has four pregnancies in her lifetime and she needs to consolidate her position in the new family by giving birth to male children. In general, as head of the household, the husband makes most of the important decisions. By the time she reaches 50 years of age, one woman out of four in Bangladesh is expected to be either divorced or widowed. Sociocultural norms have discouraged remarriage for widows and divorced women, so they comprise 90 percent of the widowed and 94 percent of the divorced population. Abandoned women are yet another category, constituting the majority of the hard-core poor who enter the labor market for survival, as heads of their households. Increasingly, however, women are becoming more active in both domestic affairs and public life. Women's increasing labor force participation and public awareness efforts by NGOs and mass media have played an important role in encouraging this.

Given the size of the population, health expenditures receive inadequate allocations at household levels. Women are more disadvantaged than men in terms of access to health care. Unlike most countries of the world, life expectancy of women in Bangladesh is slightly lower than men. Women family members are less likely to receive modern medical care and they generally rely on traditional and cheap methods of health care. Even today, trained personnel attend only one third of births in Bangladesh. The maternal mortality rate is still very high at 440 per 100,000 live births. The nutritional status of girls is also worse than that of boys. Some additional health indicators are given in Table 1.

Although noteworthy achievements have been made in female enrollment at the primary level, progress has been very slow in secondary level education. At this level male and female enrollment rates improved by 5 and 10 percentage points, respectively, between 1985 and 1995. At the primary level, girls' enrolment is increasing; it has risen from 45 percent in 1990 to 49 percent in 2000. At the secondary level, the dropout rate of female students reaches half, higher by 10 percentage points than the rate of male students. Very few women continue their education up to the tertiary level. This negatively affects the overall rate of return from education and women's labor market entitlements.

Women's participation in economic activities shows great variations by gender, nature of activity, and place of residence. For example, more than three quarters of employed women of 15 years and above are found to be unpaid family labors as opposed to less than a tenth who are self-employed and a few (6 percent) contract workers. On the other hand, a large number of men are self-employed (47 percent) followed by contract laborers (26 percent). Only a few (13 percent) work as unpaid family helpers. The agriculture sector is overwhelmed by unpaid family workers who are

disproportionately represented by women. Self-employed or own account workers are predominantly found in the trade, hotel and restaurant, transport, storage, and communications sectors where men's involvement is sizeable (nearly a quarter) and women's is negligible. Every four out of five workers in the construction sector are day or contract laborers, although this sector is represented by only 3 percent of the employed men and less than 1 percent of women. For women in the rural areas, the number working in the construction sector is likely to be higher. However, a sizeable chunk (nearly one fifth) of unpaid family helpers is found both in the agriculture and manufacturing sectors and they are disproportionately represented by women. Hence, even in the informal sector, women are not only concentrated in a few sectors, but also their labor is largely consumed without any remuneration. By way of contrast, although men are also overwhelmingly found in the informal sector, they are mostly involved as self-employed or own account workers, suggesting their greater access to resources and economic opportunities.

Rural income-generating activities include postharvest activities, cow fattening and milking, goat farming, backyard poultry rearing, pisciculture, agriculture, horticulture, food processing, cane and bamboo works, silk reeling, handloom, garment making, fishnet making, coir production, and handicrafts. A good number of rural women are also involved in rural construction work. Women workers are found in certain activities traditionally falling within the male domain (e.g., earthwork, construction, agricultural work in the field). This is particularly the case for landless women who largely belong to the hardcore poor group. It indicates growing economic pressure and erosion of familial support and traditional beliefs and norms regarding women's outside work.

In urban areas, employed women are almost equally divided between unpaid family workers and employees. Nearly two fifths of employed women are engaged as unpaid family helpers, in sharp contrast to 83 per cent in rural areas (Table A.1, Appendix). Traditionally, rural women have always been involved in different kinds of informal activities like cottage crafts, horticulture, livestock and poultry rearing, etc. Although women are primarily responsible for homestead production, in most cases the husband is the dominant seller and handles the money himself. In recent years, more and more women are showing preference to sell the produce themselves even in rural areas. Nearly two out of every five urban employed women are found in the formal sector, as opposed to only 4 per cent of their rural sisters. This is mainly because of the readymade garment factories that provide employment to thousands of urban women. The readymade garment industry alone absorbed nearly a fifth of the women employed in the manufacturing sector and in the 1990s, the average annual growth rate of the female labor force in the industry sector was 16 per cent, nearly double the growth rate of 9 per cent in the 1980s (World Bank 1997). However, the government and NGO sectors helped create self- and contractual employment of about 15 percent of women who live in the rural areas (15+ years).

Notwithstanding all barriers of *purdah* (literally: veiled) and patriarchy, women have become more politically visible in the last two decades. A quota has ensured women's presence in the local government and National Parliament. Among women politicians, the older group entered politics through social work, while some among them and the new generation of women have emerged from student politics. Despite many odds, statistics and analyses reveal a slowly growing trend towards women's political participation. However, they face an ominous challenge. There has also been a growing influence of money in Bangladesh politics, particularly in electoral politics and in guarding/promoting spheres of influences. It is very difficult for women to work effectively in this system unless such practices are eradicated.

Poverty is overrepresented among children and women, particularly in female-headed households in Bangladesh. Empirical evidence across countries suggests that the number of households below the poverty line is significantly higher for female- than for male-headed households. Over 95 percent of female-headed households in Bangladesh are considered to fall below the poverty line (UNDP 1996). In Bangladesh, official estimates suggest that less than a tenth of households are headed by women (BBS 1996), but the actual proportion could be around 20-30 percent (Afsar 1997; MOWCA 1998). Cross-country experience also reveals that the lower the income, the larger the number of younger children and the fewer the number of working male family members. It is important to have male income earners because adult males earn more than women workers do. A survey of female-headed households in slum and squatter settlements of Dhaka City by Afsar (1996) found that these households were significantly poorer.

The emergence of female-headed households is linked with the erosion of family support as manifested in a higher incidence of marital instability and lesser number of adult family members, particularly male-earning family members than was the case in male-headed households. Almost three quarters of female household heads are divorced or widows compared to only a fraction (2 percent) of male heads. The family size of female-headed households is much smaller than their male counterparts (3.3 versus 4.4). The number of male earners is 1.4 in male-headed households, which goes down to 0.6 in the case of female-headed households. The income levels in female-headed households is significantly lower than that of male-headed households. Women heads spent three fifths of their income on food as opposed to half by male heads. The higher ratio of food expenditure over nonfood by women confirms their poorer condition. Indebtedness is higher among female heads (60 percent) than male heads (50 percent). The average amount of outstanding loans of female heads (which is Taka 3,026) is higher than that of male heads. Higher incidence of borrowing by female heads to meet a crisis such as death, accident, theft, disability, etc., and payment of dowry for daughter's marriage than male heads suggest women's greater vulnerability than male heads.

The National Policy and the National Action Plan (NAP) for Advancement of Women were formulated by the Ministry of Women and Children (MOWCA) based on sector needs assessment and other reports, and it was approved at the first meeting of the National Committee on Women and Development held in February 1997. The National Policy was declared on International Women's Day on 8 March 1997. Its main goals are to eradicate gender disparities from the society and to provide better options to women to ensure their participation in private and public life. However, the major challenge still remains in formulating sector-specific operational strategies with program interventions in the light of the National Policy.

The gender strategy for Bangladesh identifies five key areas, which are

- (i) to support the implementation of the NAP for Advancement of Women;
- (ii) to support the access of women to land;
- (iii) to help increase women's access to resources and services and to promote women's employment and income generation;
- (iv) to ensure the participation of tribal women in development; and
- (v) to support the provision of supportive infrastructure and services for women.

Of these five key areas, the major strategy focus of ADB's assistance will be to support the NAP. This initiative stipulates specific objectives and activities for 15 government ministries and divisions. The NAP centers on both the institutionalization and implementation of a sector gender

accounting system by establishing time-bound and quantitative targets to achieve gender parity. ADB's support shall be provided through three main areas: (i) the policy dialogue, (ii) incorporation of the NAP in ADB's sector strategies and operational programs, and (iii) at the project level through loans and technical assistance.

The absolute majority of Bangladeshi women work in agriculture. Of all their household assets, the most important is land, especially homesteads where they carry out economic and household activities. However, the lack of women's rights to hold homesteads and/or land places them in a very insecure position, especially in the event of crises (widowhood, separation, and abandonment) and can deprive them of the benefits of development assistance. ADB will address this issue encompassing land titling and user rights through policy dialogue and project level interventions (loans and technical assistance), especially in the rural development sector. The critical issue of inheritance will be addressed through the policy dialogue on legal reform in Bangladesh.

ADB will continue to support increasing women's access to resources and services, especially among the poor and disadvantaged. In particular, as the major thrust of the Fifth Five-Year Plan (1997-2002) is developing women's skills and productivity, ADB will promote women's employment, development of women's vocational training centers, and income generation to reduce poverty. The possibility of providing microenterprise support to microcredit "graduates" and to women who have either completed or dropped out of secondary school will also be explored. Poor rural women need to be organized and involved as stakeholders to receive lasting benefits from resources they help to create. Investment in the social infrastructure sector will incorporate affirmative actions for women with specific attention to reducing locational and class disparities. ADB will ensure the participation of tribal women in development. In the urban sector, supportive infrastructure and services for women workers in the formal sector, such as working women's hostels, child-care facilities, and training programs, are urgently needed. Support to informal sector workers could include on-site day care and vending licenses and spaces in market areas. Enforcement of labor laws, i.e., wages and working conditions, is also needed. These could be considered in the context of developing a strategy to address the urban poor and supporting community and private sector involvement.